

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Yelena Khandros, et al.	Docket No.:	20655.0700
Serial No.:	10/749,697	Examiner:	Kenneth Bartley
Filing Date:	December 31, 2003	Group Art Unit:	3693
TITLE:	SYSTEM FOR REDUCING INFORMATION REQUIRED TO OPEN A NEW ACCOUNT	Confirmation No.:	2177

**REPLY AND AMENDMENT**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action mailed on November 10, 2010 of which this Reply is filed within two months, please amend the above identified application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.